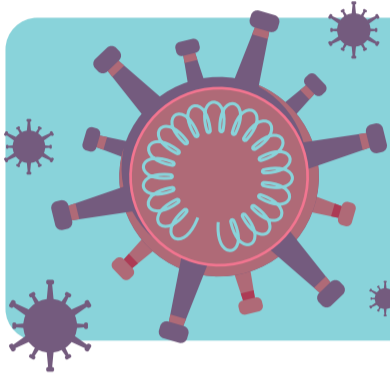


## Frequently Asked Questions CORONAVIRUS OUTBREAK (COVID-19)

Dear Member

### What does Polmed cover in relation to the COVID-19 Disease?

Polmed will cover the consultation with your doctor as is normally the case with all other consultations. The laboratory investigation for COVID-19, which is called SARS-Cov-2, test will be paid subject to the availability of your out-of-hospital (OOH) benefits.



### If I am experiencing flu symptoms, should I see the doctor, and can I request the COVID-19 test?

You should go and see your GP for the symptoms. The doctor will assess you and determine if you meet the case definition for COVID-19 disease as outlined by the National Institute for Communicable Disease (NICD), including whether you have travelled internationally to a country where there has been a confirmed outbreak or have been in contact with someone who was infected or exposed. If you meet the case definition, the doctor will take the specimen and submit to the laboratory as per the national protocol.

### What are the symptoms which I should look out for?

The symptoms are similar to other acute respiratory illnesses such as sore throat, runny nose, flu symptoms, fever, malaise (general feeling of weakness, tiredness, lethargy, muscle aches), problem with breathing, dry cough and headaches.



### If I want to get tested with or without symptoms, can I do so?

No, only your doctor can request the COVID-19 test in line with the case definition and protocols as outlined by the NICD. It does not make clinical sense to simply go and request the test and we strongly advise against this. The NICD is explicit that you have to meet the criteria to be considered as a person under investigation (PUI). A Person Under Investigation is considered to be someone who has travelled internationally within the last 6 weeks and/or has been exposed to someone confirmed with the infection.

### Where are the NICD facilities?

Your doctor will be responsible for coordinating everything for you, including sending your tests to the NICD and when feedback is received, he/she will contact you and direct you further in relation to further management.

### How long will it take them to test my blood/swabs?

The latest update is that you can be tested for COVID-19 by either a private or public laboratory. Currently the tests can be completed in approximately 72 hours. However, if you are tested in the private laboratory and the test is positive, a confirmatory test would still have to be done by the NICD. During this period, it would be advisable to stay indoors and remain isolated until the results have been confirmed. The same would apply to your immediate household contacts.

### What is the next step if my results come back positive?

Your doctor will guide you. Please remember that not all confirmed cases will require hospitalisation. In fact, the majority of confirmed COVID-19 cases have very mild disease that does not require hospitalisation. You might be advised by your doctor to remain in isolation at home for a specified period of time which may be anything from 14 to 28 days to be on the safe side. If your symptoms worsen while you are at home, please consult your doctor immediately again, taking the necessary precautions on your way there so that you don't expose others unintentionally. Your doctor will then decide whether you need to be admitted or not and direct you to the appropriate health facility.

### Are our hospitals and healthcare providers equipped to deal with positive cases?

Yes, all the hospitals have clearly defined protocols which they will follow in the event of being faced with identified or potential cases. All providers also know how to deal with the various scenarios.

### What is the treatment for COVID-19?

There is no cure, nor any vaccine to combat this disease. Your doctor will treat your symptoms as they present. For example, if you have a runny nose or fever or breathing problem, he/she will treat it accordingly as you would if you had a cold or flu. However, in the unlikely event that you develop severe disease such as pneumonia, the hospital will follow the appropriate clinical protocols. But it is worth emphasising again that only the minority of COVID-19 cases will develop severe disease that require hospitalisation.

## REMEMBER THAT PREVENTION IS BETTER THAN CURE.

### Observe the following to prevent transmission:

- Observe good overall hygiene practices such as hand washing, cough and sneezing etiquette.
- Wash your hands thoroughly (for at least 20 seconds) with water and soap on a regular basis.
- Consider getting a hand sanitizer (minimum alcohol content 60%) for when you are out and about or have to use biometric access systems.
- Avoid touching your eyes, nose and mouth.
- Cover your mouth with a cloth or the inside of your elbow when coughing or sneezing.
- If possible, postpone any unnecessary international or local travel.

Let us all work together to prevent and contain the spread of Coronavirus!

